

Information to identify the case:

Debtor 1 **Michael Douglass**
First Name Middle Name Last Name

Debtor 2 **Carol Goehring-Douglass**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9465**
EIN **-----**
Social Security number or ITIN **xxx-xx-8503**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **14-23908-CMB**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Douglass

Carol Goehring-Douglass

8/10/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
 Michael Douglass
 Carol Goehring-Douglass
 Debtors

Case No. 14-23908-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 3180W

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 Total Noticed: 33

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.

db +Michael Douglass, 43 A Street, Beaver, PA 15009-1643
 jdb +Carol Goehring-Douglass, 550 Shenango Road, Beaver Falls, PA 15010-1659
 cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Chase Records Ctr Attn Correspond Mail,
 Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203
 13929485 ++ALLIED ADJUSTORS INC, PO BOX 1006, ALIQUIPPA PA 15001-0806
 (address filed with court: Allied Adjustors, 845 23rd St, Aliquippa, PA 15001)
 13956721 +Allied Adjustors Inc., PO Box 1006, Aliquippa, PA 15001-0806
 13939554 +Americredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 13944432 +Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 13929486 +Beaver Valley FCU, 71 Bridge St., Bridgewater, PA 15009-2901
 13944433 +Beaver Valley Fcu, 601 37th St, Beaver Falls, PA 15010-3441
 13929488 +Chase, Po Box 24696, Columbus, OH 43224-0696
 13929495 +Hub Finance, 203 Brighton Ave, Rochester, PA 15074-2161
 14038017 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009
 13944444 MRS Physical Therapy, 500 Market Street #103, Beaver, PA 15009-2998
 13944447 Penn Billing Services, PO Box 988, Harrisburg, PA 17108-0988

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2018 02:12:21 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 13944431 EDI: PHINAMERI.COM Aug 11 2018 05:38:00 AmeriCredit Financial Services, Inc.,
 PO Box 183853, Arlington, TX 76096
 13944430 +EDI: GMACFS.COM Aug 11 2018 05:38:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 13936373 EDI: GMACFS.COM Aug 11 2018 05:38:00 Ally Financial serviced by Ally Servicing LLC,
 PO Box 130424, Roseville, MN 55113-0004
 13929487 EDI: CAPITALONE.COM Aug 11 2018 05:38:00 Cap One, Po Box 85520, Richmond, VA 23285
 13944435 +EDI: CAPITALONE.COM Aug 11 2018 05:38:00 Cap One, 26525 N Riverwoods Blvd,
 Mettawa, IL 60045-3440
 13929489 +EDI: CAUT.COM Aug 11 2018 05:38:00 Chase, Po Box 901076, Ft Worth, TX 76101-2076
 13929491 +E-mail/Text: abovay@creditmanagementcompany.com Aug 11 2018 02:13:00 Credit Management Co,
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 13929492 +EDI: RCSFNBMARIN.COM Aug 11 2018 05:38:00 Credit One Bank Na, Po Box 98875,
 Las Vegas, NV 89193-8875
 13929493 +EDI: AMINFOFP.COM Aug 11 2018 05:38:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 13929494 +EDI: PHINAMERI.COM Aug 11 2018 05:38:00 Gm Financial, Po Box 181145,
 Arlington, TX 76096-1145
 13944442 +EDI: HFC.COM Aug 11 2018 05:38:00 HSBC, Post Office Box 17906, San Diego, CA 92177-7906
 13954866 EDI: CAUT.COM Aug 11 2018 05:38:00 JPMorgan Chase Bank, N.A.,
 National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 13993393 EDI: RESURGENT.COM Aug 11 2018 05:38:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13944446 +E-mail/Text: egssupportservices@alorica.com Aug 11 2018 02:12:49 NCO Financial,
 507 Prudential Road, Horsham, PA 19044-2308
 13929496 +E-mail/Text: Bankruptcies@nragroup.com Aug 11 2018 02:13:27 National Recovery Agen,
 2491 Paxton St, Harrisburg, PA 17111-1036
 13998823 EDI: PRA.COM Aug 11 2018 05:38:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13929498 +EDI: PRA.COM Aug 11 2018 05:38:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 13929499 +EDI: NAVIENTFKASMSERV.COM Aug 11 2018 05:38:00 Sallie Mae, Po Box 9655,
 Wilkes Barre, PA 18773-9655

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13929490 Credit Card
 13929497 Personal Loan
 cr* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
 13944429* ++ALLIED ADJUSTORS INC, PO BOX 1006, ALIQUIPPA PA 15001-0806
 (address filed with court: Allied Adjustors, 845 23rd St, Aliquippa, PA 15001)
 13944434* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
 13944437* +Chase, Po Box 901076, Ft Worth, TX 76101-2076
 13944436* +Chase, Po Box 24696, Columbus, OH 43224-0696
 13944438* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 13944439* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
 13944440* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 13944441* +Gm Financial, Po Box 181145, Arlington, TX 76096-1145

District/off: 0315-2

User: gamr
Form ID: 3180W

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

13944443* +Hub Finance, 203 Brighton Ave, Rochester, PA 15074-2161
13944445* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
13944448* +Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
13944449* +Sallie Mae, Po Box 9655, Wilkes Barre, PA 18773-9655

TOTALS: 2, * 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Carol Goehring-Douglass ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Michael Douglass ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmevf@chapter13trusteewdpa.com

TOTAL: 6